

Information to identify the case:

Debtor 1	<u>Gregory L. Sommer</u>	Social Security number or ITIN	xxx-xx-8710
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-21697-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gregory L. Sommer

10/7/20

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Gregory L. Sommer
Debtor(s)

Case No. 20-21697-TPA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 07, 2020

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2020:

Recip ID	Recipient Name and Address
db	+ Gregory L. Sommer, 3 Orchard Drive, Pittsburgh, PA 15236-3737
15248724	+ Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560
15248727	+ FedLoan Servicing, Pob 60610, Harrisburg, PA 17106-0610
15248728	+ FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
15248729	+ Frederic Weinberg & Associates, 375 E. Elm St. Ste 210, Conshohocken, PA 19428-1973
15248730	+ Heartland Legal Group, 41000 Woodward Ave, Bloomfield Hills, MI 48304-5092
15248734	+ MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243
15248735	+ MOHELA, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243
15248743	+ Specialized Loan Servicing/SLS, Attn: Bankruptcy, Po Box 636005, Littleton, CO 80163-6005
15248742	+ Specialized Loan Servicing/SLS, 8742 Lucent Blvd, Highlands Ranch, CO 80129-2386
15248753	+ Wells Fargo Dealer Services, Po Box 10709, Raleigh, NC 27605-0709
15248754	+ Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC 27607-5066

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 08 2020 01:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 08 2020 01:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Oct 08 2020 04:48:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: kbarkley@bernsteinlaw.com	Oct 08 2020 01:50:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ EDI: PRA.COM	Oct 08 2020 04:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15248720	+ EDI: CAPITALONE.COM	Oct 08 2020 04:48:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15248719	+ EDI: CAPITALONE.COM	Oct 08 2020 04:48:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15248721	+ EDI: CAPONEAUTO.COM	Oct 08 2020 04:48:00	Capital One Auto Finance, Po Box 30285, Attn: Bankruptcy, Salt Lake City, UT 84130-0285
15248725	+ Email/Text: bankruptcy@firstenergycorp.com	Oct 08 2020 01:49:00	Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave., New Kensington, PA 15068-6303
15248726	+ EDI: COLLINSASSET.COM	Oct 08 2020 04:48:00	Collins Financial Services Inc., 2101 West Ben White Boulevard, Austin, TX 78704-7516
15248731	EDI: IRS.COM		

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		Oct 08 2020 04:48:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15248723	EDI: JPMORGANCHASE		
		Oct 08 2020 04:48:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15248722	EDI: JPMORGANCHASE		
		Oct 08 2020 04:48:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850
15248733	+ Email/Text: PBNCNotifications@peritussservices.com		
		Oct 08 2020 01:47:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15248732	+ Email/Text: PBNCNotifications@peritussservices.com		
		Oct 08 2020 01:47:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15248736	+ EDI: NFCU.COM		
		Oct 08 2020 04:48:00	Navy FCU, Attn: Bankruptcy Dept, Po Box 3000, Merrifield, VA 22119-3000
15248737	EDI: NFCU.COM		
		Oct 08 2020 04:48:00	Navy Federal Credit Union, 1 Security Place, Merrifield, VA 22116
15248740	+ EDI: NFCU.COM		
		Oct 08 2020 04:48:00	Navy Federal Credit Union, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
15248739	+ EDI: NFCU.COM		
		Oct 08 2020 04:48:00	Navy Federal Credit Union, 820 Follin Lane, Vienna, VA 22180-4907
15248745	+ EDI: RMSC.COM		
		Oct 08 2020 04:48:00	Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15248744	+ EDI: RMSC.COM		
		Oct 08 2020 04:48:00	Syncb/Pay pal Credit, Po Box 965005, Orlando, FL 32896-5005
15248892	+ EDI: RMSC.COM		
		Oct 08 2020 04:48:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15248747	+ EDI: RMSC.COM		
		Oct 08 2020 04:48:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15248746	+ EDI: RMSC.COM		
		Oct 08 2020 04:48:00	Synchrony Bank/Care Credit, Po Box 965036, Orlando, FL 32896-5036
15248748	+ EDI: RMSC.COM		
		Oct 08 2020 04:48:00	Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15248749	+ EDI: RMSC.COM		
		Oct 08 2020 04:48:00	Synchrony Bank/Pay pal, Po Box 965005, Orlando, FL 32896-5005
15248750	+ EDI: VERIZONCOMB.COM		
		Oct 08 2020 04:48:00	Verizon, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225
15248751	+ EDI: WFFC.COM		
		Oct 08 2020 04:48:00	Wells Fargo Bank NA, Po Box 14517, Des Moines, IA 50306-3517
15248752	+ EDI: WFFC.COM		
		Oct 08 2020 04:48:00	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Credit Suisse First Boston Mortgage Securities Cor
15248738	*	Navy Federal Credit Union, 1 Security Place, Merrifield, VA 22116
15248741	*+	Navy Federal Credit Union, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Credit Suisse First Boston Mortgage Securities Corp. CSFB Mortgage- Backed Pass-Through Certificates, Series 2005-10, U.S. Bank National Association, as Trustee bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Debtor Gregory L. Sommer chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Jeffrey J. Sikirica	trusteesikirica@zoominternet.net PA59@ecfbis.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov

TOTAL: 5